ACH Credit Payments

With the introduction of our new STAARS system in February 2014, the Montana Unemployment Insurance (UI) Division is pleased to provide the ability for employers and third party representatives to make UI Contribution payments via ACH Credit.

Beginning in March 2014, we will except both the National Automated Clearance House Association (NACHA) Cash Concentration & Disbursement (CCD)+ and Corporate Trade Exchange (CTX) standard formats. CCD+ can be used if making a single employer payment, CTX with a separate addenda record for each employer must be used to make payments for multiple employer accounts.

Employers and third party representatives will need to coordinate with their respective banks regarding notification of ACH transfer amounts and/or specific deadlines you must meet. You will also need to provide your bank with the following account information:

Montana UI Contributions Banking Information

- Bank Account Number   156041206772
- Bank Routing Number   092900383

NACHA file specifications

COMPANY/BATCH HEADER RECORD (5)		
Field 3 Originating Company Name	**Field 4** Company Discretionary Data	**Field 5** Originating Company Identification
Your Company Name	156041206772	Your Employer Account Number or FEIN

ENTRY DETAIL RECORDS (6)	
Field 3&4 Montana UI's Bank Transit & Routing Number	**Field 5** Montana UI's Bank Account Number
092900383	156041206772

Addenda Record Format

Montana UI has adopted the following addendum record format (7 record):

Field	Contents
Segment Identifier (including Record Type Code)	"705TXP"
Separator	"*"

TXP01	Montana Employer Account Number. The 7-digit number assigned to registered employers.
Separator	"*"

TXP02	Tax Type Code:
	• If CCD+:
	    ○ 13000 for Report (Quarter) Payments
	    ○ 13010 for Account Payments
	• If CTX:
	    ○ 13020 for Report (Quarter) Payments
	    ○ 13030 for Account Payments

Separator	"*"
TXP03	Quarter the payment in intended to apply to. This must be the final date of the quarter. Example valid dates for 2014 are: **140331** / **140630** / **140930** / **141231**
Separator	"*"
TXP04	Amount being paid in "$$$$$$$$cc" format ("cc"), cents must be filled in even if you transfer whole dollar amounts (do not include a decimal.) For example, if the payment amount is $123.45, then the value would be 12345
Separator	"*"
TXP05	Name of employer, maximum length 20 characters. If the name exceeds 20 characters, then this should be the 1st 20 characters of the employer's name.
Terminator	"\"

If you have any questions regarding ACH Credit or any of our other payment methods, please contact Corena Benjamin at cbenjamin@mt.gov or via phone at 406-444-0690 or April Rose at arose@mt.gov or via phone at 406-444-6963.